

## SUMMARY OF INTERVIEW

### Attendees, Date and Type of Interview

The interview was conducted on October 23, 2008 and attended by Examiner Hammond, Nelson Schneider, and John R. King.

### Exhibits and/or Demonstrations

None

### Identification of Claims Discussed

Claim 4

### Identification of Prior Art Discussed

U.S. Patent No. 5,644,726 to Oppenheimer

U.S. Publication No. 2002/0091623 to Daniels

### Proposed Amendments

Applicant proposed amending Claim 1 as set forth herein.

### Principal Arguments and Other Matters

None of the cited references teach the concept of a partial equity interest in a homeowner occupied residential property, wherein the partial equity interest in the residential property occupied by the homeowner does not obligate the homeowner to repay an investment made by the investor at anytime.

Furthermore, none of the cited references teach the concept of the homeowner granting a right to the investor to retain the partial equity interest in the residential property upon sale of the residential property, wherein a subsequent purchaser of the residential property has right to agree whether the investor retains the partial equity interest in the residential property.

In addition, none of the cited references teach the concept of the investor having right to waive the receipt of proceeds from sale of the residential property in exchange for retaining the partial equity interest in the residential property.

**Application No.: 10/714,925**

**Filing Date: November 18, 2003**

**Results of Interview**

It was Applicant's understanding that Examiner Hammond would further evaluate the amendments upon submission of this response.